

Urban Target Area Limits

MAXIMUM INCOME LIMITS - TARGET AREA

COUNTIES	1-2 FAMILY HOUSEHOLD	3+ HOUSEHOLD	Effective
Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hudson & Salem	\$114,120	\$133,140	04/01/18
Monmouth & Ocean	\$119,160	\$139,020	04/01/18
Essex & Union	\$114,480	\$133,560	04/01/18
Mercer	\$118,680	\$138,460	04/01/18
Passaic	\$122,760	\$143,220	04/01/18
Middlesex	\$129,480	\$151,060	04/01/18

MAXIMUM PURCHASE PRICE LIMITS - TARGET AREA

COUNTIES	NEW	NEW	EXISTING	EXISTING	EXISTING	EXISTING	Effective
	1 - FAMILY	2 - FAMILY	1 - FAMILY	2 - FAMILY	3 - FAMILY	4 - FAMILY	
Atlantic	\$355,882	\$455,586	\$355,882	\$455,586	\$550,675	\$684,363	04/30/18
Burlington	\$433,530	\$555,007	\$433,530	\$555,007	\$670,859	\$833,693	04/30/18
Camden	\$433,530	\$555,007	\$433,530	\$555,007	\$670,859	\$833,693	04/30/18
Cape May	\$465,882	\$596,419	\$465,882	\$596,419	\$720,936	\$895,924	04/30/18
Cumberland	\$331,423	\$424,329	\$331,423	\$424,329	\$512,921	\$637,409	04/30/18
Essex	\$764,823	\$979,282	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18
Gloucester	\$433,530	\$555,007	\$433,530	\$555,007	\$670,859	\$833,693	04/30/18
Hudson	\$764,823	\$979,282	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18
Mercer	\$388,235	\$496,998	\$388,235	\$496,998	\$600,752	\$746,593	04/30/18
Middlesex	\$764,823	\$979,282	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18
Monmouth	\$764,823	\$979,282	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18
Ocean	\$764,823	\$979,282	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18
Passaic	\$764,823	\$979,282	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18
Salem	\$433,530	\$555,007	\$433,530	\$555,007	\$670,859	\$833,693	04/30/18
Union	\$764,823	\$979,282	\$764,823	\$979,282	\$1,183,696	\$1,470,989	04/30/18

*Federal Housing Administration (FHA) & Veteran Administration (VA) maximum mortgage amounts prevail if more restrictive.

Atlantic: Atlantic City, Hamilton Twp., Somers Point

Bergen: Garfield, Hackensack

Burlington: Maple Shade, Mount Holly, Southampton

Camden: Camden, Lindenwold, Pennsauken

Cape May: Woodbine, Lower Township, Middle Township

Cumberland: Commercial Township, Downe, Bridgeton, Millville, Vineland

Essex: Newark, East Orange, Irvington, Montclair, West Orange, City of Orange Twp.

Hudson: Jersey City, Bayonne, Kearney Town, Harrison Town, North Bergen, Guttenberg Town, West New York, Union City, Hoboken, West New York

Mercer: Trenton

Middlesex: Perth Amboy, New Brunswick, Old Bridge, Edison, Woodbridge

Monmouth: Red Bank, Long Branch, Asbury Park, Neptune Twp., Freehold

Morris: Morristown, Victory Gardens

Ocean: Lakewood, Manchester Twp., Berkeley Twp.

Passaic: Clifton, Passaic, Paterson

Salem: Penns Grove, Salem City

Union: Elizabeth, Plainfield

Warren: Phillipsburg

Entire municipalities may not be a designated Urban Target Area (UTA). Please use the Site Evaluator online tool at www.njhousing.gov/homeownership/buyers/site/ or contact an NJHMFA participating lender to determine if your property is within a UTA.

Need health insurance?

To enroll, view coverage, and learn how the law affects you, visit the official site of the Affordable Care Act (ACA) at healthcare.gov.



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